

## **EXHIBIT O**

### **January 31, 2025 Email Submission of Complete Loan File**

This document contains the original email sent by the Plaintiff's representative on January 31, 2025, which includes attachments such as W-2s, paystubs, bank statements, and other borrower documents. These were submitted off-portal to the assigned loan officer. Attachments are not included here to preserve privacy. This Exhibit is submitted to demonstrate that the full loan file was provided prior to the Defendant's contrary statements to federal regulators.

From: Petie Davis mfmallah87@icloud.com  
Subject: Maryann Butler  
Date: Jan 31, 2025 at 8:32:16 AM  
To: shawn.wainwright@nafinc.com

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Sent from my iPhone

Begin forwarded message:

**From:**  
**Date:** January 31, 2025 at 8:19:00 AM EST  
**To:** Petie Davis <[Mfmallah87@icloud.com](mailto:Mfmallah87@icloud.com)>  
**Subject:** FOR YOUR MOM

 **DEBT-MARYANN BUTLER**  
**.pdf**  
1.9 MB

 **PAYSTUBS-MARYANN**  
**BUTLER.pdf**  
1.4 MB

 **BANK STATEMENTS-**  
**MARYANN BUTLER.pdf**  
658 KB

 **W2s-MARYANN BUTLER.pdf**  
338 KB